

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. SCHUMER. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

NATIONAL TEACHER DAY

Mr. BROWN. Mr. President, tomorrow is National Teacher Day, granting us all an opportunity—an important opportunity—to honor and thank some of the most dedicated public servants in our land: our teachers. Their tireless devotion to the education of our children is the greatest investment made in the future success of this country. At no time is this more obvious than today. I rise to express my gratitude to those who make a difference in young lives every day.

My mother, who passed away 3 months ago, was a high school English teacher. She grew up in Georgia. She taught in Florida. She taught in Ohio. She always stressed the importance of an education but also impressed upon me and my two older brothers the importance of how we use that education.

So many teachers across the country are like my mother. They impart knowledge while they cultivate wisdom. They teach the facts while they encourage the imagination. Most importantly, our teachers inspire us to achieve our greatest goals while providing us with the foundation we need to do so.

There are over 100,000 Ohio teachers who spend each day devoted to the education and enrichment of our children. There is not one Senator here who does not owe his or her achievement in public service to a teacher who lit that path before us. Let's all take the time to remember that support for our teachers today is the surest way to promote a better tomorrow.

HEALTH INSURANCE REFORM

Mr. BROWN. Mr. President, in the last 2-plus years, I have held almost 150 roundtables around my State, and there is one thing I know for sure: health care reform must include health insurance reform.

Ohioans—as are North Carolinians and people from Connecticut—are tired of trying to get coverage and being rebuffed because they have a “pre-existing health condition.” They are tired of premiums, deductibles, and copays that keep climbing. They are tired of fighting tooth and nail simply to get their claims paid. They are tired of wondering whether their insurer will pay for them to see the specialist they need, get the medicine they need, have the operation they need. They are tired

of health insurance, which is supposed to ease uncertainty, breeding uncertainty instead. If they lose their job, they lose their insurance. If they get sick, they cannot get insurance. If they submit a claim, it may be paid in a month, in 3 months, in 6 months. Sometimes they fight and fight and fight, and the claim is not paid at all. Ohioans are tired of their insurer treating them like unwanted guests rather than paying customers.

To be meaningful, health care reform must be responsive. And to be responsive, health care reform must address insurance affordability, insurance reliability, and insurance continuity. That requires a two-part strategy.

The first strategy is to give Ohioans and every American more options. They should be able to choose whether to keep the coverage they have or purchase coverage backed by the Federal Government. What is the difference between the two?

The federally backed plan—again, an option—would provide continuity; it would be available in every part of the country, no matter how rural, no matter how sparsely populated, its benefits would be guaranteed, and its cost-sharing would be affordable, no ifs, ands, or buts. The federally backed plan would be an option but certainly not the only option. Americans who have employer-sponsored coverage would still have it. Americans who have individual coverage through a private insurer would still have that. The federally backed insurance would be an option, not a mandate. Some people will choose it, others will not.

One reason such an option—a Federal option—is important is because hundreds of thousands of Americans are losing their jobs and have no place to go, have no affordable coverage options. This would give them one. Where would they turn otherwise? If you have ever tried to purchase affordable coverage in the individual insurance market, you understand why a federally backed insurance program is so important. If you live in a rural area where no affordable insurance coverage is available, you know why a federally backed insurance option is so important. There needs to be an option for people who cannot find what they need in the private insurance market—just as Medicare is there for seniors. The federally backed option will give those under 65 a place to turn.

The second strategy is to fix what is wrong with private insurance. Ohioans should not be discriminated against by insurers based on past health care needs. Take, for example, Debra from Summit County, OH, near Akron. She is one of the nearly 50 million Americans locked out of our health care system because she lacks insurance. Her income is too high for Medicaid, and her preexisting conditions—she has a spinal injury and is recovering from two heart attacks—disqualify her from finding affordable insurance in the private market. As a result, she has piled

up thousands of dollars in unpaid bills and is in constant pain.

She wrote to me:

My only option [is] to start paying for my funeral.

Ohioans should not have to go through 100 hoops just to get a claim paid or see the specialist they need. They should not have to wait for months to receive their claims check. They should not have to pay premiums that break the bank. They should not have to pay copays and deductibles so high that coverage, for all intents and purposes, is meaningless. They should not be subjected to huge bills based on the difference between what their provider charges and their insurer's reasonable and customary payments. When an insurer reimburses providers only pennies on the dollar and patients have to pick up the difference, that is not reasonable. That is not real insurance.

Long story short: Insurance reform, plus the public option, must be part of health care reform. We cannot claim we have fixed our health care system while leaving a fault-riddled insurance system intact. If we give consumers more options, including the option to purchase federally backed coverage designed to provide affordability, reliability, and continuity, and if we reform the private health insurance system to require insurers to actually do their job instead of skirting their liability, we will have gone a long way toward making the U.S. health care system work for every American.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. DODD. Mr. President, I compliment our colleague from Ohio for his eloquent statement. I think it is important that we all hear our colleagues as to what goes on in our respective States.

I commend my colleague, who has had around 150 roundtables in his State where he has been listening to his constituents on a wide range of issues. I think we all benefit from his report on those meetings.

I say to my colleague from Ohio, those responses you are hearing from your constituents in Ohio are not any different from what we are hearing from all across the country, as I know my colleague is aware. So we thank our colleague very much for that, and his comments on health care are very important.

KENTUCKY DERBY

Mr. BINGAMAN. Mr. President, even people who don't follow horse racing, and certainly those who do, have been thunderstruck by this year's Kentucky Derby results. The only reason I mention it is that the horse wearing the blanket of roses this year is a gelding from New Mexico. “Mine That Bird” swept the field on Saturday, coming from so far behind he was last, to win with nearly seven lengths separating him from his nearest competitor.